

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method of providing account reconciliation for an account comprising the steps of:

a- receiving, at a computing device, merchant travel transactions relating to at least one of: an air carrier ticket, lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent;

receiving, at said computing device and from a second database, and charge transactions relating to purchases made using a charge account, wherein said second database is at a financial account issuer;

b- storing said merchant travel transactions and said charge transactions on a pending list within a database of said computing device;

c- preprocessing said merchant travel transactions and said charge transactions to remove from said pending list, a debit value and a credit value which are offsetting transactions;

d- identifying a first match from said pending list comprising at least one of said merchant travel transactions and at least one of said charge transactions, said first match determined by a commonality shared between said transactions, wherein said commonality includes a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number;

e- storing said first match on an approved items list within said database;
identifying a second match from said pending list comprising at least one of said travel transactions and at least one of said charge transactions, said second match determined by a commonality shared between said transactions, wherein said commonality includes a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number;

storing said second match on said approved items list within said database;

~~f- repeating steps d-e to identify other matches;~~

~~g- storing the unmatched merchant travel and charge transactions, if any, from said pending list on an unresolved transactions list within said database;~~

h- searching said database for a first near-match comprising one of said merchant travel

transactions and one of said charge transactions, wherein search criteria for said first near-match is defined by a client;

i. receiving an approval notification of said first near-match;

j. storing said first near-match on said approved items list; ~~and~~

searching said database for a second near-match comprising one of said travel transactions and one of said charge transactions, wherein search criteria for said second near-match is defined by said client;

receiving an approval notification of said second near-match;

storing said second near-match on said approved items list; and,

providing said approved items list to said client for payment of said charge transactions on said approved items list.

k. ~~repeating steps h-k to approve other near-matches.~~

2. (currently amended) The method of claim 1 wherein the step of identifying a match comprises the steps of:

selecting a charge transaction from said pending list;

identifying a match criteria on said charge transaction; and

searching said ~~merchant~~ travel transactions for said match criteria.

3. (currently amended) The method of claim 1 wherein said ~~merchant~~ travel transactions ~~comprise travel transactions~~ include

4. (original) The method of claim 3 wherein said match criteria comprises a travel ticket number.

5. (original) The method of claim 3 wherein said travel transactions comprise one of airline, lodging or rental car.

6. (previously presented) The method of claim 1 further comprising the steps of:
compiling said matches and said near-matches on said approved items list; and
generating a report from said compilation.

Claims 7-10 (cancelled)

11. (currently amended) A computer-implemented method for reconciling a plurality of merchant records to a card account balance, said method comprising:

receiving, at an accounting database, merchant data pertaining to said plurality of merchant records, wherein said merchant data is received from a Computerized Reservations System (CRS) of a travel agent;

receiving, at said accounting database, card data pertaining to said card account balance, said card account balance comprising charges corresponding to said merchant records, wherein said card account balance is received from a financial account issuer;

preprocessing said merchant transactions and said charge transactions to remove from said pending list, a debit value and a credit value which are offsetting transactions;

searching, in said accounting database, for a merchant record match between said merchant data and said card data, wherein said match is determined based on a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number;

compiling a first list of merchant record matches;

compiling a second list of merchant record non-matches, said non-matches comprising said merchant data and said card data;

searching, in said accounting database, for a merchant record near-match between said merchant data and a card data from said second list;

compiling a third list of merchant record near-matches;

upon approval from an authorized user, combining said third list into said first list;

generating a report comprising said first list, said second list and said third list; and

verifying said report is in balance with said card account balance.

12. (original) The method of claim 11 wherein said step of searching for a merchant record match comprises searching for a common set of numbers within said merchant data and said card data.

13. (original) The method of claim 11 further comprising the step of identifying a basic matching criteria and said merchant record match includes at least one of said basic matching criteria.

14. (original) The method of claim 13 further comprising the step of confirming said merchant record match by matching all of a plurality of basic matching criteria between said merchant data and said card data.

15. (original) The method of claim 14 further comprising the step of confirming said merchant record match by matching a set of client-defined criteria.

16. (original) The method of claim 11 wherein said verifying step comprises the steps of:
calculating a first list total by tallying together a dollar amount from each of said merchant record matches from said first list;

calculating a second list total by tallying together a dollar amount from each of said merchant record non-matches from said second list;

calculating a third list total by tallying together a dollar amount from each of said unapproved merchant record near-matches from said third list;

calculating an ending balance by subtracting said first list total and said third list total from said card account balance; and

comparing said ending balance with said second list total.

Claims 17-24 (cancelled)

25. (currently amended) A computer program embodying instructions executable by a computer for reconciling a merchant account to a card account balance, the instruction steps comprising:

an auto-reconciliation process comprising the steps of:

receiving travel transactions relating to at least one of: an air carrier ticket, lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent;

receiving, from a second database, charge transactions relating to purchases made using a charge account, wherein said second database is at a financial account issuer;

sorting a plurality of data comprising ~~merchant~~ said travel transactions and said charge transactions;

preprocessing said ~~merchant~~ travel transactions and said charge transactions to remove a debit value and a credit value which are offsetting transactions;

identifying a matching criteria on each of said charge transactions, wherein said matching criteria is received from a client and includes at least one of: a traveler name, a financial account identifier, a currency amount, a ticket number and a reservation number;

searching said ~~merchant~~ travel transactions for said matching criteria on one of said charge transactions;

compiling a list of matching ~~merchant~~ travel transactions and charge transactions;

compiling a list of unmatched ~~merchant~~ travel transactions and charge transactions;

repeating said auto-reconciliation until all transactions are compiled on a list; and
an unresolved transactions process comprising the steps of:

displaying said list of unmatched ~~merchant~~ travel transactions and charge transactions;

searching said accounting database for information pertaining to a selected transaction on said list of unmatched transactions;

displaying said searched information;

accepting commands to match said selected transaction with another transaction; and

compiling said matched selection on said list of matching ~~merchant~~ travel transactions and charge transactions.

26. (original) The computer program of claim 25, wherein said matching criteria comprises a basic matching criteria and a client-specific criteria.

27. (original) The computer program of claim 26 further comprising during auto-reconciliation verifying the presence of all basic matching criteria and all client-specific criteria.

28. (original) The computer program of claim 25, wherein said merchant account comprises a travel account.

29. (original) The computer program of claim 25, wherein said merchant account comprises one of airline, lodging or rental car.

30. (original) The computer program of claim 28, wherein said matching criteria comprises said individual's name, a ticket number, a card number, and a dollar amount.

31. (original) The computer program of claim 25 further comprising during auto-reconciliation compiling a list of two or more transactions that when summed equal zero.
32. (original) The computer program of claim 25, further comprising during said unresolved transaction process accepting commands to edit said selected transaction.
33. (original) The computer program of claim 25, further comprising programming to authenticate a user prior to acceptance of commands.
34. (original) The computer program of claim 25, further comprising a report generation process.